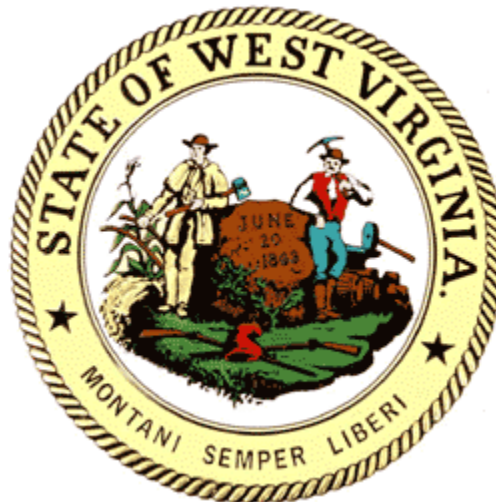




CCRC
Actuaries, LLC

STATE OF WEST VIRGINIA



RETIREE HEALTH BENEFIT TRUST FUND

**Fiscal Year 2007
Financial Report**

Fiscal Years 2007-2012

November 2007



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Finance Board
West Virginia Retiree Health Benefit Trust Fund
State Capitol Complex
Building 5, Room 1001
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Ladies and Gentlemen:

I, Dave Bond, am a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries, and the Managing Partner in the firm of CCRC Actuaries, LLC (“CCRC Actuaries”).

During the 2006 Regular Session of the West Virginia Legislature, House Bill 4654 was enacted creating the West Virginia Retiree Health Benefit Trust Fund (“Trust Fund”) for the purpose of providing for and administering retiree post-employment health care benefits, and the respective revenues and costs of those benefits as a cost sharing multiple employer plan. The Public Employees Insurance Agency (“PEIA”), on behalf of the Public Employees Insurance Agency Finance Board (“Board”), is responsible for the day-to-day operation of the Trust Fund, including all administrative functions.

Statutory provisions governing the Trust Fund require the actuary retained by the PEIA to provide technical advice regarding the operation of the Trust Fund. Using the actuarial assumptions most recently adopted by the Board, the actuary is required to develop actuarial valuations of normal cost, actuarial liability, actuarial value of assets, and related actuarial present values for the West Virginia plan for other post-employment benefits including health insurance. Consequently, the Board has requested CCRC Actuaries to prepare a report separating the actuarial projections for the Trust Fund from the PEIA forecast report. The West Virginia Retiree Health Benefit Trust Fund will assume the financial liabilities of the retiree programs currently under the PEIA effective July 1, 2007.

The provisions of the Code of West Virginia (“Code”), 1931, as amended, charge the Board with the responsibility to prepare a proposed financial plan designed to generate revenues sufficient to meet all estimated program and administrative costs of the PEIA, including incurred but unreported claims, for the fiscal year for which the plan is proposed. CCRC Actuaries has been retained by the PEIA to review the proposed financial plan, and as supported by our work, to render an opinion stating whether the plan may be reasonably expected to generate sufficient revenues to meet estimated insurance program and administrative costs of plan through FY 2012. The analysis is to be prepared on an accrued and incurred reporting basis for a projection period not to exceed five years.

The Code provisions also require the Board to establish and maintain a reserve fund for the purposes of offsetting unanticipated claim losses in any fiscal year. Beginning with the fiscal year two thousand two plan and for each succeeding fiscal year plan, the Board shall transfer ten percent of the projected total plan costs for that year into the reserve fund, which is to be certified by the actuary and included in the final, approved financial plan submitted to the Governor and Legislature in accordance with the provisions of the Code. Any moneys saved in a plan year shall be transferred into the reserve fund. At the close of any fiscal year in which the balance in the reserve fund exceeds the recommended reserve amount by fifteen percent, these excess funds shall be transferred to the West Virginia Retiree Health Benefit Trust Fund. Additionally, during the 2007 Regular Session, the West Virginia Legislature enacted House Bill 2007 ("HB 2007") requiring an appropriation of \$39,674,000 to the Other Post Employment Benefit ("OPEB") Contribution Accumulation Fund in FY 2008.

In accordance with the Code provisions, in FY 2008, PEIA is projected to transfer excess reserves to the Trust Fund in the amount of \$27,679,595 and \$80,487,422 for FY 2006 and FY 2007, respectively.

CCRC Actuaries has provided preliminary forecasts for the Trust Fund for fiscal years ending June 30, 2007 ("FY 2007"), June 30, 2008 ("FY 2008"), June 30, 2009 ("FY 2009"), June 30, 2010 ("FY 2010"), June 30, 2011 ("FY 2011"), and June 30, 2012 ("FY 2012"). This opinion of plan adequacy is based on the projections through FY 2011 using updated future revenue and plan modifications provided by the Board in the plan adopted in December 2006.

Effective July 1, 2007, PEIA has contracted with Coventry Health Care to provide Medicare Advantage/Prescription Drug (MAPD) Benefits to Medicare-eligible retired employees and dependents. Under this arrangement, Coventry Health Care has assumed the financial risk of providing comprehensive medical and prescription drug coverage with limited copayments. Accordingly, this report assumes that the Trust Fund will not continue to participate in the Retiree Drug Subsidy ("RDS") program under CMS Medicare Part D after FY 2007. In FY 2007, these projections have assumed \$20,000,000 in anticipated savings from RDS resulting from the enactment of the Medicare Prescription Drug, Improvement, and Modernization Act of 2003 ("Medicare Part D").

Additionally, the Medicaid / PEIA Hospital Bill has been extended through FY 2008 and is anticipated to continue to provide substantial non-Medicare hospital savings. We are assuming that the Bill will terminate at the end of Fiscal Year 2008 and hospital reimbursement for non-Medicare coverages will resume to previous levels which will increase plan expense.

In reviewing the plan, CCRC Actuaries utilized information concerning the plan's prior experience, covered individuals, plan revenues, plan benefits, plan administrative costs, and other expenses. This information was developed and provided by PEIA, the plan's third party administrators and other sources. In our review, we completely relied on the accuracy of this information and did not perform any due diligence on the information.

Since the adoption of the financial plan in December 2006, PEIA has experienced favorable claim expense. In the circumstances, and subject to the conditions described herein, based on our review, we believe the financial plan approved by the Board for FY 2007 through FY 2012 may be reasonably expected to generate sufficient revenues, when combined with the existing surplus, to meet estimated insurance program and administrative costs of the Trust Fund.

This conclusion is based on significant revenue increases in employer and employee premiums in later fiscal years of the plan through FY 2012 as approved by the Board in December 2006.

The preparation of any estimate of future health costs requires consideration of a broad array of complex social and economic events. Changes in reimbursement methodology, the emergence of new and expensive medical procedures and prescription drugs options, and the continuing evolution and changes of the framework of MAPD and other managed care options impacting Non-Medicare retirees, as are contemplated in the Board's proposed plan, increase the level of uncertainty of such estimates. As such, the estimate costs of insurance program contain considerable uncertainty and variability and actual experience may not conform to the assumptions utilized in this report.

Respectfully,



Dave Bond, F.S.A., M.A.A.A.
Managing Partner



Bradley Paulis
Reviewing Partner

West Virginia Retiree Health Benefit Trust Fund

Report of Independent Actuary

Financial Plan for FY 2007 – FY 2012

OVERVIEW

This report analyzes revenues and expenses related to funding the health insurance benefits of retired employees of the State of West Virginia and various local agencies, together with their dependents. This report is intended for the sole use of the Board, and any other use requires written approval by CCRC Actuaries.

This report was compiled utilizing claims data collected by PEIA's third party administrators through August 2007 for prescription drugs and medical claims. Enrollment data, administrative expenses, managed care capitations, and plan revenues were provided at special request from PEIA. Revenue assumptions are based on premium rates, assumed interest income and significant general and special revenue allocations provided by the Governor, some which have not been approved by the West Virginia Legislature. In addition, other information became available through presentations made at Board meetings, which has been used in arriving at our conclusions.

The Code of West Virginia establishes the actuarial reporting requirements for the Trust Fund on an incurred basis for medical claims and capitations and on an accrued basis for administrative expenses and revenue for a period not to exceed five years. At the request of the Board, the reporting basis is based upon the Trust Fund. The Trust Fund represents all state and local agency retirees and their survivors. The Trust Fund has been allocated the anticipated administrative costs incurred by PEIA for retiree coverages.

KEY ASSUMPTIONS

A. Enrollment Changes

The Board has requested that the projection assume retiree enrollment growth consistent with the experience of the plan. These projections assume that the Trust Fund will annually have 1,000 additional retirees. While we have recently observed a net increase of 1,018 retirees from June 2006 to June 2007, we note that from June 2005 through June 2007, the average annual increase in retirees was 1,006, approximating our current assumption.

In aggregate, September 2007 enrollment has decreased by 343 coverages since the end of FY 2007. Aggregate Preferred Provider Benefit (“PPB”) enrollment has decreased by 348 in total over the same period, while managed care enrollment continues to cover fewer participants, with an increase of 5 coverages.

The following chart summarizes the current enrollment as of the selected monthly billing dates of June 2006, June 2007 and September 2007 for purposes of comparison:

Trust Fund	Coverage	Preferred Provider Benefit			Managed Care		
		Jun-06	Jun-07	Sep-07	Jun-06	Jun-07	Sep-07
Retirees	Medicare Single	16,007	16,273	15,675	-	-	-
	Medicare Family	9,385	9,636	9,546	-	-	-
	Medicare Total	25,392	25,909	25,221	-	-	-
	Non Medicare Single	2,914	3,120	3,250	191	214	215
	Non Medicare Family	4,234	4,491	4,701	181	196	200
	Non Medicare Total	7,148	7,611	7,951	372	410	415
	Retiree Total	32,540	33,520	33,172	372	410	415
	Grand Total				32,912	33,930	33,587

B. Changes in Claim Backlog

The medical claim backlog has been relatively stable throughout FY 2007 and FY 2008. Detail of the medical claim backlog is presented in the PEIA report titled “PEIA Fiscal Year 2007 Financial Report - Fiscal Years 2007-2012.”

C. Trend Analysis

CCRC Actuaries performed the detailed medical and prescription drugs trend analysis in the report titled, “Medical & Prescription Drugs Claims Trend Report - October 2007”. This report includes the detailed trend analysis in aggregate for both PEIA and Trust Fund experience by medical and prescription drugs category and whether the PEIA, the Trust Fund or Medicare was primary. Based on the analysis, we have reduced the FY 2008 Non-Medicare medical claim trend to 6.0%, and the FY 2008 Medicare medical claim trend to 6.0%. Based on Trust Fund’s favorable prescription drug experience, we have retained our trend assumption for all prescription drugs coverage to 12.0% in FY 2008.

The current projection assumes the trends on the following table:

Claim Type	Previous Assumption FY 2008 Trend	Updated Assumption FY 2008 Trend
Non-Medicare – Medical	6.5%	6.0%
Medicare – Medical	6.5%	6.0%
Non-Medicare – Drugs	12.0%	12.0%
Medicare – Drugs	12.0%	12.0%

In addition, we have assumed that trends will increase by 0.5% in each successive fiscal year beginning in FY 2009. At the Board’s request, the baseline trend assumptions have been established to reflect the most likely or expected trends. In order to provide information on the impact of varying trend assumptions, two alternative trend scenarios were developed. The Optimistic Scenario incorporates trend assumptions 2.0% below the Baseline Scenario and the Pessimistic Scenario incorporates trend assumptions 2.0% above the Baseline Scenario.

The following chart summarizes the trend results observed for the plan using data through August 2007. It is important to note that these trends ***have not*** been adjusted to reflect savings as a result of the expansion of the drug rebate program or the claim savings due to changes in provider reimbursement methodologies nor changes in the benefit structure. In developing the claim cost projection, we have reflected for benefit and reimbursement changes as an adjustment to the gross trend assumption.

Aggregate Trust Fund Historical Trends (Retirees)

Fiscal Year	Non-Medicare Medical	Medicare Medical	Non-Medicare Drugs	Medicare Drugs	Total
2003	-18%	3%	0%	11%	0%
2004	0%	10%	-2%	3%	5%
2005	-2%	6%	1%	16%	8%
2006	5%	6%	17%	11%	9%
2007	2%	6%	6%	6%	5%

D. Enrollment, Claim, Expense and Revenue Assumptions

Using aggregate PEIA and Trust Fund paid claim data through August 2007 for medical claims and for prescription drugs claims, average annualized incurred unit claim costs were developed for the Trust Fund for both self-funded and managed care coverages. CCRC Actuaries has developed the claim cost on an adjusted exposure basis using the respective expected claim cost for each coverage type. The adjusted exposure methodology weighs the expected claim cost under each coverage type for single, member and children, and family coverages based on observed differences in health care cost. For example, under this methodology single coverage types are given a weight of 1.0 exposure, whereas member and children coverages are given a greater weighting based on historical expected health care cost relationships. Based on this methodology, the result of FY 2007 and the projection of FY 2008 claims and expenses are summarized in the following charts. It should be noted that all of these numbers are on a per policy basis.

Fiscal Year 2007 Result			Revenue		Expenses		
Fund	Program	Policies	Monthly Employer Premiums	Monthly Employee Premiums	Monthly Medical Costs	Monthly Drugs Costs	Monthly Capitation Costs
Retiree	PPB - Medicare	25,578			\$ 167	\$ 250	
	PPB – Non-Medicare	7,611			\$ 482	\$ 215	
	PPB - Total	33,189	\$ -	\$ 157	\$ 239	\$ 242	
	Managed Care	373	\$ -	\$ 490			\$ 1,050
	Total	33,562					

Fiscal Year 2008 Projection			Revenue		Expenses		
Fund	Program	Policies	Monthly Employer Premiums	Monthly Employee Premiums	Monthly Medical Costs	Monthly Drugs Costs	Monthly Capitation Costs
Retiree	PPB - Medicare	25,365			\$ 153	\$ 251	
	PPB – Non-Medicare	8,089			\$ 514	\$ 217	
	PPB – Total	33,454	\$ -	\$ 146	\$ 237	\$ 240	
	Managed Care	413	\$ -	\$ 520			\$ 911
	Total	33,867					

Projected plan revenues and administrative expenses were provided by PEIA. The following chart summarizes the additional revenues from retirees, Medicare Part D reimbursements and Mandatory Transfer From General Revenue under the West Virginia Legislature enacted House Bill 2007.

Board Decisions – December 2006

Source	Fiscal Year 2007	Fiscal Year 2008	Fiscal Year 2009	Fiscal Year 2010	Fiscal Year 2011	Fiscal Year 2012
Additional Retiree Premiums	\$4,100,000	(\$9,200,000)	\$4,700,000	\$6,600,000	\$9,600,000	\$23,200,000
Medicare Part D Revenue	\$20,000,000	\$0	\$0	\$0	\$0	\$0
Mandatory Transfer From General Revenue	\$0	\$39,674,000	\$0	\$0	\$0	\$0

Future fiscal year State revenue increases will require legislative appropriation. Additional retiree premiums represent premiums paid by retirees either directly or through sick and annual leave conversion credits.

Additionally, PEIA management has assumed that the Retiree Premium Assistance Program will grow as a direct result from the required retiree premium increases in the financial plan. The program's cost is currently projected to grow from approximately \$2.0 million in FY 2007 to approximately \$3.3 million in FY 2012, based on the Board's direction and projected retiree enrollment growth in the financial plan.

E. Provider Reimbursement Changes

Our projections assume significant revenue from Medicare Part D and savings from MAPD participation as well as non-Medicare hospital savings from the Medicaid / PEIA Hospital Bill. We have assumed that Trust Fund will not continue to participate in the Retiree Drug Subsidy (“RDS”) program under CMS Medicare Part D after FY 2007.

This report does not include any savings anticipated from scheduled reductions in provider reimbursement under the Medicare program or from any substantial changes in provider reimbursement for non-Medicare coverages throughout the projection period.

FISCAL YEAR 2007 FINANCIAL RESULT

The financial result for FY 2007 under the Baseline scenario is presented in the Appendix. The Baseline forecast for FY 2007, projects accrued revenue of \$210,203,608 and incurred plan expenses of \$207,036,657 to produce a fiscal year surplus of \$3,166,951.

FISCAL YEAR 2008 FORECAST

The financial forecast for FY 2008 under the Baseline scenario is presented in the Appendix. The Baseline forecast for FY 2008, projects accrued revenue of \$383,433,934 and incurred plan expenses of \$144,301,067 to produce a fiscal year surplus of \$239,132,867.

FISCAL YEAR 2009 FORECAST

The financial forecast for FY 2009 under the Baseline scenario is presented in the Appendix. The Baseline forecast for FY 2009, projects accrued revenue of \$230,273,928 and incurred plan expenses of \$166,398,319 to produce a fiscal year surplus of \$63,875,609.

FISCAL YEAR 2010 FORECAST

The financial forecast for FY 2010 under the Baseline scenario is presented in the Appendix. The Baseline forecast for FY 2010, projects accrued revenue of \$258,885,411 and incurred plan expenses of \$187,541,253 to produce a fiscal year surplus of \$71,344,158.

FISCAL YEAR 2011 FORECAST

The financial forecast for FY 2011 under the Baseline scenario is presented in the Appendix. The Baseline forecast for FY 2011, projects accrued revenue of \$293,320,603 and incurred plan expenses of \$211,726,857 to produce a fiscal year surplus of \$81,593,746.

FISCAL YEAR 2012 FORECAST

The financial forecast for FY 2012 under the Baseline scenario is presented in the Appendix. The Baseline forecast for FY 2012, projects accrued revenue of \$347,193,498 and incurred plan expenses of \$239,499,755 to produce a fiscal year surplus of \$107,693,743.

LITIGATION

The forecasts presented in the attached tables do not contemplate any additional revenues or expenses to be generated from litigation activities.

SUMMARY

It should be noted that the aggregate PEIA and Trust Fund reserves will meet or exceed the 10% of program expense requirement under the Baseline Scenario assumptions. With projected changes to the plan as adopted in the Board, we are forecasting that the plan will meet the 10% reserve target through the projection period ending with the Fiscal Year 2012. These projections are based on Medicare Part D subsidies in FY 2007, significant MAPD savings effective in FY 2008, and significant revenue increases projected by PEIA and are contingent on legislative approval. These forecasts are based on assumptions including the estimated cost and savings of plan changes, expected trend levels and exposure levels. The continued enrollment changes of the managed care options, changes in physician, ambulatory and hospital provider reimbursement; possible changes in methodology of managed care premium calculation; and changes in the prescription drugs program, can be expected to further exacerbate the difficulty of projecting future medical and drugs claim levels and lags. These projections do not incorporate any anticipated effects of national or state health care reform, such as Medicare and Medicaid reform. On the national level, it would not be surprising to see significant changes in the MAPD program, which will impact Trust Fund financial projections. As such, actual results deviating from those amounts projected in these pages should not be unexpected. With the legislatively mandated requirement of a five-year projection, it should be assumed that constant modifications would be required.

APPENDIX - BASELINE SCENARIO

WEST VIRGINIA RETIREE HEALTH BENEFIT TRUST FINANCIAL REPORT FISCAL YEAR 2007

PERIOD 7/1/2006 - 6/30/2007

	TRUST Total
<u>Revenues</u>	
Local Agencies - Pay Go Premiums	\$ 16,016,207
State Agencies Employers - Pay Go Premiums	85,533,735
State Agencies Employees - Pay Go Premiums	20,037,812
Retiree Premiums - PPB	62,661,406
Retiree Premiums - MCO	2,194,841
Local Agencies - Initial UAAL OPEB Funding	-
State Agencies - Initial UAAL OPEB Funding	-
PEIA Mandatory Transfer to WV RHBT 2006	-
PEIA Mandatory Transfer to WV RHBT 2007	-
Medicare RDS Reimbursement	19,369,600
Non Par Premiums	4,315,033
Investment Income	74,974
Total Revenue	\$ 210,203,608
<u>Program Expenses</u>	
Medical Claims	\$ 95,269,235
Prescription Drug Claims	96,301,809
Managed Care Capitations	4,699,405
MAPD Capitations	-
Administration	8,744,250
Retiree Assistance Program	2,021,958
Director's Discretionary Fund	-
Total Expenses	\$ 207,036,657
Fiscal Year Results	\$ 3,166,951
Beginning Plan Reserve	-
Ending Plan Reserve	\$ 3,166,951

KEY ASSUMPTIONS

Pay Go Monthly Premium	\$ 139.11	Claim and Other Expense Trends		
Additional Retiree Premiums	\$ 4,100,000	<u>Eligibility</u>	<u>Medical</u>	<u>Drugs</u>
		Non-Medicare	6.5%	12.0%
		Medicare	6.5%	12.0%
		Capitations		10.0%
		Administrative Expense		5.0%
Number of Net New Retirees	1,000	Pay Go Monthly Premium		10.0%

APPENDIX - BASELINE SCENARIO

WEST VIRGINIA RETIREE HEALTH BENEFIT TRUST FINANCIAL FORECAST FISCAL YEAR 2008

PERIOD 7/1/2007 - 6/30/2008

	TRUST Total
<u>Revenues</u>	
Local Agencies - Pay Go Premiums	\$ 17,254,370
State Agencies Employers - Pay Go Premiums	91,410,784
State Agencies Employees - Pay Go Premiums	21,742,809
Retiree Premiums - PPB	58,459,995
Retiree Premiums - MCO	2,577,780
Local Agencies - Initial UAAL OPEB Funding	4,761,728
State Agencies - Initial UAAL OPEB Funding	34,000,000
Mandatory Transfer from General Revenue	39,674,000
PEIA Mandatory Transfer to WV RHBT 2007	80,487,422
PEIA Mandatory Transfer to WV RHBT 2006	27,679,595
Non Par Premiums	4,407,103
Investment Income	978,348
Total Revenue	\$ 383,433,934
<u>Program Expenses</u>	
Non-Medicare Medical Claims	\$ 49,922,622
Non-Medicare Prescription Drug Claims	21,040,571
Non-Medicare Managed Care Capitations	4,514,573
MAPD Capitations	56,700,000
Administration	9,181,463
Retiree Assistance Program	2,426,350
Director's Discretionary Fund	515,488
Total Expenses	\$ 144,301,067
Fiscal Year Results	\$ 239,132,867
Beginning Plan Reserve	3,166,951
Ending Plan Reserve	\$ 242,299,818

KEY ASSUMPTIONS

Pay Go Monthly Premium	\$ 151.08	Claim and Other Expense Trends		
Additional Retiree Premiums	\$ (9,200,000)	<u>Eligibility</u>	<u>Medical</u>	<u>Drugs</u>
		Non-Medicare	6.0%	12.0%
		Medicare	6.0%	12.0%
		Capitations		5.0%
		Administrative Expense		5.0%
Number of Net New Retirees	1,000	Pay Go Monthly Premium		10.0%

APPENDIX - BASELINE SCENARIO

WEST VIRGINIA RETIREE HEALTH BENEFIT TRUST FINANCIAL FORECAST FISCAL YEAR 2009

PERIOD 7/1/2008 - 6/30/2009

	TRUST Total
<u>Revenues</u>	
Local Agencies - Pay Go Premiums	\$ 18,979,808
State Agencies Employers - Pay Go Premiums	100,484,805
State Agencies Employees - Pay Go Premiums	23,984,147
Retiree Premiums - PPB	65,955,720
Retiree Premiums - MCO	2,908,302
Local Agencies - Initial UAAL OPEB Funding	-
State Agencies - Initial UAAL OPEB Funding	-
Mandatory Transfer from General Revenue	-
PEIA Mandatory Transfer to WV RHBT 2008	-
PEIA Mandatory Transfer to WV RHBT	-
Non Par Premiums	4,935,955
Investment Income	13,025,191
Total Revenue	\$ 230,273,928
<u>Program Expenses</u>	
Non-Medicare Medical Claims	\$ 60,734,767
Non-Medicare Prescription Drug Claims	25,396,426
Non-Medicare Managed Care Capitations	4,966,030
MAPD Capitations	62,511,750
Administration	9,640,536
Retiree Assistance Program	2,620,458
Director's Discretionary Fund	528,352
Total Expenses	\$ 166,398,319
Fiscal Year Results	\$ 63,875,609
Beginning Plan Reserve	242,299,818
Ending Plan Reserve	\$ 306,175,427

KEY ASSUMPTIONS

Pay Go Monthly Premium	\$ 166.19	Claim and Other Expense Trends		
Additional Retiree Premiums	\$ 4,700,000	<u>Eligibility</u>	<u>Medical</u>	<u>Drugs</u>
		Non-Medicare	6.5%	12.5%
		Medicare	6.5%	12.5%
		Capitations		10.0%
		Administrative Expense		5.0%
Number of Net New Retirees	1,000	Pay Go Monthly Premium		10.0%

APPENDIX - BASELINE SCENARIO

WEST VIRGINIA RETIREE HEALTH BENEFIT TRUST FINANCIAL FORECAST FISCAL YEAR 2010

PERIOD 7/1/2009 - 6/30/2010

	TRUST Total
<u>Revenues</u>	
Local Agencies - Pay Go Premiums	\$ 20,877,788
State Agencies Employers - Pay Go Premiums	110,449,371
State Agencies Employees - Pay Go Premiums	26,466,478
Retiree Premiums - PPB	75,897,719
Retiree Premiums - MCO	3,346,692
Local Agencies - Initial UAAL OPEB Funding	-
State Agencies - Initial UAAL OPEB Funding	-
Mandatory Transfer from General Revenue	-
PEIA Mandatory Transfer to WV RHBT 2009	-
PEIA Mandatory Transfer to WV RHBT	-
Non Par Premiums	5,528,270
Investment Income	16,319,093
Total Revenue	\$ 258,885,411
<u>Program Expenses</u>	
Non-Medicare Medical Claims	\$ 69,037,168
Non-Medicare Prescription Drug Claims	30,623,738
Non-Medicare Managed Care Capitations	5,462,633
MAPD Capitations	68,919,204
Administration	10,122,562
Retiree Assistance Program	2,830,094
Director's Discretionary Fund	545,854
Total Expenses	\$ 187,541,253
Fiscal Year Results	\$ 71,344,158
Beginning Plan Reserve	306,175,427
Ending Plan Reserve	\$ 377,519,585

KEY ASSUMPTIONS

Pay Go Monthly Premium	\$ 182.81	Claim and Other Expense Trends		
Additional Retiree Premiums	\$ 6,600,000	<u>Eligibility</u>	<u>Medical</u>	<u>Drugs</u>
		Non-Medicare	7.0%	13.0%
		Medicare	7.0%	13.0%
		Capitations		10.0%
		Administrative Expense		5.0%
Number of Net New Retirees	1,000	Pay Go Monthly Premium		10.0%

APPENDIX - BASELINE SCENARIO

WEST VIRGINIA RETIREE HEALTH BENEFIT TRUST FINANCIAL FORECAST FISCAL YEAR 2011

PERIOD 7/1/2010 - 6/30/2011

	TRUST Total
<u>Revenues</u>	
Local Agencies - Pay Go Premiums	\$ 22,965,567
State Agencies Employers - Pay Go Premiums	121,380,924
State Agencies Employees - Pay Go Premiums	29,226,508
Retiree Premiums - PPB	89,607,292
Retiree Premiums - MCO	3,951,213
Local Agencies - Initial UAAL OPEB Funding	-
State Agencies - Initial UAAL OPEB Funding	-
Mandatory Transfer from General Revenue	-
PEIA Mandatory Transfer to WV RHBT 2010	-
PEIA Mandatory Transfer to WV RHBT	-
Non Par Premiums	6,191,662
Investment Income	19,997,437
Total Revenue	\$ 293,320,603
<u>Program Expenses</u>	
Non-Medicare Medical Claims	\$ 78,551,885
Non-Medicare Prescription Drug Claims	36,935,266
Non-Medicare Managed Care Capitations	6,008,897
MAPD Capitations	75,983,423
Administration	10,628,691
Retiree Assistance Program	3,056,502
Director's Discretionary Fund	562,193
Total Expenses	\$ 211,726,857
Fiscal Year Results	\$ 81,593,746
Beginning Plan Reserve	377,519,585
Ending Plan Reserve	\$ 459,113,331

KEY ASSUMPTIONS

Pay Go Monthly Premium	\$ 201.09	Claim and Other Expense Trends		
Additional Retiree Premiums	\$ 9,600,000	<u>Eligibility</u>	<u>Medical</u>	<u>Drugs</u>
		Non-Medicare	7.5%	13.5%
		Medicare	7.5%	13.5%
		Capitations		10.0%
		Administrative Expense		5.0%
Number of Net New Retirees	1,000	Pay Go Monthly Premium		10.0%

APPENDIX - BASELINE SCENARIO

WEST VIRGINIA RETIREE HEALTH BENEFIT TRUST FINANCIAL FORECAST FISCAL YEAR 2012

PERIOD 7/1/2011 - 6/30/2012

	TRUST Total
<u>Revenues</u>	
Local Agencies - Pay Go Premiums	\$ 25,262,124
State Agencies Employers - Pay Go Premiums	133,361,152
State Agencies Employees - Pay Go Premiums	32,307,024
Retiree Premiums - PPB	119,843,577
Retiree Premiums - MCO	5,284,475
Local Agencies - Initial UAAL OPEB Funding	-
State Agencies - Initial UAAL OPEB Funding	-
Mandatory Transfer from General Revenue	-
PEIA Mandatory Transfer to WV RHBT 2011	-
PEIA Mandatory Transfer to WV RHBT	-
Non Par Premiums	6,934,662
Investment Income	24,200,484
Total Revenue	\$ 347,193,498
<u>Program Expenses</u>	
Non-Medicare Medical Claims	\$ 89,500,847
Non-Medicare Prescription Drug Claims	44,578,842
Non-Medicare Managed Care Capitations	6,609,786
MAPD Capitations	83,771,724
Administration	11,160,125
Retiree Assistance Program	3,301,022
Director's Discretionary Fund	577,409
Total Expenses	\$ 239,499,755
Fiscal Year Results	\$ 107,693,743
Beginning Plan Reserve	459,113,331
Ending Plan Reserve	\$ 566,807,074

KEY ASSUMPTIONS

Pay Go Monthly Premium	\$ 221.20	Claim and Other Expense Trends		
Additional Retiree Premiums	\$ 23,800,000	<u>Eligibility</u>	<u>Medical</u>	<u>Drugs</u>
		Non-Medicare	8.0%	14.0%
		Medicare	8.0%	14.0%
		Capitations		10.0%
		Administrative Expense		5.0%
Number of Net New Retirees	1,000	Pay Go Monthly Premium		10.0%

Attachment - Trust Fund
Historical Monthly Medical and Drug Trends
FY 2003 to FY 2007

Fiscal Year 2003												
Exposure												
	<u>Jul-02</u>	<u>Aug-02</u>	<u>Sep-02</u>	<u>Oct-02</u>	<u>Nov-02</u>	<u>Dec-02</u>	<u>Jan-03</u>	<u>Feb-03</u>	<u>Mar-03</u>	<u>Apr-03</u>	<u>May-03</u>	<u>Jun-03</u>
NonMed_NonDrug	9,993	9,903	10,041	10,063	10,048	10,078	10,138	10,114	10,100	12,217	10,032	9,964
Med_NonDrug	28,437	28,641	28,726	28,707	28,785	28,832	28,775	28,845	28,866	29,501	28,895	28,734
NonMed_Drug	9,619	9,535	9,668	9,689	9,676	9,703	9,759	9,736	9,724	11,324	9,659	9,593
Med_Drug	28,492	28,699	28,784	28,765	28,842	28,889	28,833	28,903	28,923	30,675	28,954	28,791
	<u>Jul-02</u>	<u>Aug-02</u>	<u>Sep-02</u>	<u>Oct-02</u>	<u>Nov-02</u>	<u>Dec-02</u>	<u>Jan-03</u>	<u>Feb-03</u>	<u>Mar-03</u>	<u>Apr-03</u>	<u>May-03</u>	<u>Jun-03</u>
NonMed_NonDrug	\$165.13	\$188.13	\$188.35	\$220.28	\$223.79	\$175.48	\$245.70	\$199.69	\$238.85	\$182.03	\$247.69	\$225.70
Med_NonDrug	91.29	90.46	89.71	95.81	90.49	90.36	121.02	94.69	110.37	103.84	107.33	102.60
NonMed_Drug	58.94	84.79	83.56	90.82	85.87	91.53	90.53	79.90	89.79	79.82	95.75	99.55
Med_Drug	93.72	130.77	129.97	140.27	135.16	146.82	144.86	131.12	144.45	138.49	154.39	160.00
Total	\$409.08	\$494.16	\$491.59	\$547.17	\$535.31	\$504.18	\$602.11	\$505.40	\$583.45	\$504.18	\$605.16	\$587.85
Change From Prior Year - Month to Month Analysis												
NonMed_NonDrug	-36.8%	-12.9%	-30.4%	-29.6%	4.0%	-20.9%	2.2%	-22.6%	-14.0%	-28.7%	-1.3%	-10.5%
Med_NonDrug	5.9%	-2.9%	3.6%	-6.3%	1.8%	-1.6%	-3.5%	-3.4%	14.1%	9.8%	8.8%	9.2%
NonMed_Drug	9.4%	3.5%	6.4%	1.5%	-3.2%	3.8%	-1.9%	-3.2%	3.4%	-14.0%	-0.9%	3.5%
Med_Drug	23.3%	12.4%	17.4%	13.8%	10.2%	16.0%	9.4%	7.0%	7.5%	0.7%	10.2%	10.9%
Total	-14.3%	-2.6%	-10.1%	-12.9%	3.8%	-4.6%	2.0%	-9.9%	-2.1%	-13.1%	3.2%	0.2%
Change From Prior Year - Quarter to Quarter Analysis												
NonMed_NonDrug			-27.6%			-17.4%			-11.8%			-13.5%
Med_NonDrug			2.1%			-2.2%			1.8%			9.3%
NonMed_Drug			6.0%			0.7%			-0.5%			-3.7%
Med_Drug			16.9%			13.4%			8.0%			7.3%
Total			-8.9%			-5.1%			-3.2%			-3.2%
Change From Prior Year - Year to Year Analysis												
NonMed_NonDrug			-7.5%			-11.6%			-15.7%			-17.5%
Med_NonDrug			15.5%			-0.5%			-0.3%			2.7%
NonMed_Drug			15.5%			9.0%			5.5%			0.3%
Med_Drug			65.0%			21.9%			13.5%			11.0%
Total			11.4%			0.2%			-3.6%			-5.0%

Attachment - Trust Fund
Historical Monthly Medical and Drug Trends
FY 2003 to FY 2007

Fiscal Year 2004												
Exposure	<u>Jul-03</u>	<u>Aug-03</u>	<u>Sep-03</u>	<u>Oct-03</u>	<u>Nov-03</u>	<u>Dec-03</u>	<u>Jan-04</u>	<u>Feb-04</u>	<u>Mar-04</u>	<u>Apr-04</u>	<u>May-04</u>	<u>Jun-04</u>
NonMed_NonDrug	12,281	12,519	12,636	11,939	11,800	13,119	13,132	13,089	13,172	13,171	13,569	13,366
Med_NonDrug	29,617	29,510	29,369	29,825	29,932	30,087	30,146	30,193	30,217	30,197	31,151	30,560
NonMed_Drug	11,388	11,611	11,722	11,073	10,941	12,155	12,168	12,129	12,203	12,202	12,572	12,382
Med_Drug	30,795	30,683	30,536	31,014	31,125	31,287	31,350	31,400	31,424	31,401	32,398	31,785
NonMed_NonDrug	<u>\$175.84</u>	<u>\$165.40</u>	<u>\$208.39</u>	<u>\$253.85</u>	<u>\$199.27</u>	<u>\$217.17</u>	<u>\$213.86</u>	<u>\$215.01</u>	<u>\$241.38</u>	<u>\$187.46</u>	<u>\$210.29</u>	<u>\$222.55</u>
Med_NonDrug	<u>96.46</u>	<u>94.43</u>	<u>102.25</u>	<u>106.45</u>	<u>92.90</u>	<u>100.40</u>	<u>137.17</u>	<u>113.01</u>	<u>129.09</u>	<u>116.90</u>	<u>107.12</u>	<u>113.57</u>
NonMed_Drug	<u>56.39</u>	<u>76.22</u>	<u>81.46</u>	<u>93.40</u>	<u>86.51</u>	<u>115.68</u>	<u>85.05</u>	<u>81.85</u>	<u>90.92</u>	<u>87.63</u>	<u>77.21</u>	<u>81.84</u>
Med_Drug	<u>80.56</u>	<u>136.99</u>	<u>115.91</u>	<u>154.85</u>	<u>141.87</u>	<u>206.25</u>	<u>156.84</u>	<u>145.44</u>	<u>165.67</u>	<u>160.01</u>	<u>138.69</u>	<u>97.30</u>
Total	<u>\$409.25</u>	<u>\$473.04</u>	<u>\$508.02</u>	<u>\$608.54</u>	<u>\$520.54</u>	<u>\$639.49</u>	<u>\$592.92</u>	<u>\$555.31</u>	<u>\$627.05</u>	<u>\$552.00</u>	<u>\$533.31</u>	<u>\$515.26</u>
Change From Prior Year - Month to Month Analysis												
NonMed_NonDrug	6.5%	-12.1%	10.6%	15.2%	-11.0%	23.8%	-13.0%	7.7%	1.1%	3.0%	-15.1%	-1.4%
Med_NonDrug	5.7%	4.4%	14.0%	11.1%	2.7%	11.1%	13.3%	19.3%	17.0%	12.6%	-0.2%	10.7%
NonMed_Drug	-4.3%	-10.1%	-2.5%	2.8%	0.7%	26.4%	-6.1%	2.4%	1.3%	9.8%	-19.4%	-17.8%
Med_Drug	<u>-14.0%</u>	<u>4.8%</u>	<u>-10.8%</u>	<u>10.4%</u>	<u>5.0%</u>	<u>40.5%</u>	<u>8.3%</u>	<u>10.9%</u>	<u>14.7%</u>	<u>15.5%</u>	<u>-10.2%</u>	<u>-39.2%</u>
Total	0.0%	-4.3%	3.3%	11.2%	-2.8%	26.8%	-1.5%	9.9%	7.5%	9.5%	-11.9%	-12.3%
Change From Prior Year - Quarter to Quarter Analysis												
NonMed_NonDrug			1.5%			8.2%			-2.0%			-5.4%
Med_NonDrug			8.0%			8.3%			16.3%			7.6%
NonMed_Drug			-5.8%			10.2%			-0.9%			-10.3%
Med_Drug			<u>-5.9%</u>			<u>19.1%</u>			<u>11.3%</u>			<u>-12.6%</u>
Total			-0.3%			11.5%			5.0%			-5.7%
Change From Prior Year - Year to Year Analysis												
NonMed_NonDrug			-11.2%			-5.0%			-2.2%			0.4%
Med_NonDrug			4.1%			6.7%			10.7%			10.3%
NonMed_Drug			-2.2%			0.2%			0.1%			-1.6%
Med_Drug			<u>5.9%</u>			<u>7.7%</u>			<u>8.5%</u>			<u>3.1%</u>
Total			-3.1%			1.0%			3.2%			2.6%

Attachment - Trust Fund
Historical Monthly Medical and Drug Trends
FY 2003 to FY 2007

Fiscal Year 2005												
Exposure	<u>Jul-04</u>	<u>Aug-04</u>	<u>Sep-04</u>	<u>Oct-04</u>	<u>Nov-04</u>	<u>Dec-04</u>	<u>Jan-05</u>	<u>Feb-05</u>	<u>Mar-05</u>	<u>Apr-05</u>	<u>May-05</u>	<u>Jun-05</u>
NonMed_NonDrug	13,923	14,586	14,603	14,608	14,677	14,699	14,636	14,677	14,667	14,523	14,444	14,416
Med_NonDrug	30,671	30,821	30,934	31,117	31,106	31,109	31,241	31,264	31,267	31,401	31,412	31,457
NonMed_Drug	12,897	13,506	13,523	13,527	13,592	13,612	13,553	13,591	13,585	13,451	13,376	13,353
Med_Drug	31,901	32,058	32,175	32,367	32,356	32,361	32,500	32,524	32,527	32,679	32,690	32,739
NonMed_NonDrug	\$176.59	\$185.92	\$191.84	\$180.46	\$191.92	\$183.91	\$217.17	\$215.86	\$241.15	\$206.14	\$218.20	\$255.53
Med_NonDrug	101.19	106.39	106.96	105.85	104.21	102.13	143.21	125.42	131.54	122.00	121.33	120.06
NonMed_Drug	70.13	77.09	94.73	71.40	90.87	102.08	93.88	87.98	78.57	72.18	92.83	90.00
Med_Drug	107.55	143.58	180.98	136.83	167.95	187.16	169.71	157.75	181.65	174.18	180.00	187.05
Total	\$455.46	\$512.97	\$574.51	\$494.55	\$554.96	\$575.27	\$623.98	\$587.01	\$632.90	\$574.51	\$612.37	\$652.65
Change From Prior Year - Month to Month Analysis												
NonMed_NonDrug	0.4%	12.4%	-7.9%	-28.9%	-3.7%	-15.3%	1.5%	0.4%	-0.1%	10.0%	3.8%	14.8%
Med_NonDrug	4.9%	12.7%	4.6%	-0.6%	12.2%	1.7%	4.4%	11.0%	1.9%	4.4%	13.3%	5.7%
NonMed_Drug	24.4%	1.1%	16.3%	-23.5%	5.0%	-11.8%	10.4%	7.5%	-13.6%	-17.6%	20.2%	10.0%
Med_Drug	33.5%	4.8%	56.1%	-11.6%	18.4%	-9.3%	8.2%	8.5%	9.6%	8.9%	29.8%	92.2%
Total	11.3%	8.4%	13.1%	-18.7%	6.6%	-10.0%	5.2%	5.7%	0.9%	4.1%	14.8%	26.7%
Change From Prior Year - Quarter to Quarter Analysis												
NonMed_NonDrug			0.9%			-17.0%			0.6%			9.6%
Med_NonDrug			7.3%			4.2%			5.5%			7.6%
NonMed_Drug			13.0%			-10.6%			1.0%			3.4%
Med_Drug			29.6%			-2.2%			8.8%			36.7%
Total			11.0%			-8.1%			3.9%			14.9%
Change From Prior Year - Year to Year Analysis												
NonMed_NonDrug			0.3%			-6.2%			-5.5%			-1.8%
Med_NonDrug			10.0%			9.0%			6.1%			6.1%
NonMed_Drug			2.4%			-3.3%			-2.8%			0.7%
Med_Drug			10.4%			4.6%			4.1%			16.1%
Total			5.1%			-0.1%			-0.3%			4.8%

Attachment - Trust Fund
Historical Monthly Medical and Drug Trends
FY 2003 to FY 2007

Fiscal Year 2006												
Exposure	<u>Jul-05</u>	<u>Aug-05</u>	<u>Sep-05</u>	<u>Oct-05</u>	<u>Nov-05</u>	<u>Dec-05</u>	<u>Jan-06</u>	<u>Feb-06</u>	<u>Mar-06</u>	<u>Apr-06</u>	<u>May-06</u>	<u>Jun-06</u>
NonMed_NonDrug	14,864	15,500	15,616	15,455	15,454	15,534	15,496	15,694	15,588	15,382	15,357	15,358
Med_NonDrug	31,544	31,669	31,771	31,901	31,968	32,040	32,050	32,081	32,107	32,174	32,183	32,149
NonMed_Drug	13,767	14,356	14,463	14,312	14,314	14,389	14,353	14,534	14,440	14,248	14,226	14,229
Med_Drug	32,828	32,961	33,067	33,204	33,275	33,350	33,360	33,393	33,422	33,491	33,497	33,463
NonMed_NonDrug	\$179.08	\$264.55	\$196.23	\$213.46	\$198.19	\$210.05	\$210.48	\$218.90	\$239.94	\$197.74	\$246.28	\$218.30
Med_NonDrug	102.93	116.44	111.78	117.94	113.91	109.66	156.35	125.56	138.25	123.28	128.12	123.37
NonMed_Drug	48.48	95.14	94.71	98.01	101.17	106.09	102.85	98.07	111.88	103.55	115.69	119.50
Med_Drug	<u>124.19</u>	<u>177.43</u>	<u>176.67</u>	<u>179.57</u>	<u>182.55</u>	<u>193.31</u>	<u>186.22</u>	<u>175.05</u>	<u>198.00</u>	<u>181.80</u>	<u>202.86</u>	<u>204.52</u>
Total	\$454.69	\$653.55	\$579.40	\$608.98	\$595.82	\$619.11	\$655.90	\$617.59	\$688.08	\$606.36	\$692.96	\$665.69
Change From Prior Year - Month to Month Analysis												
NonMed_NonDrug	1.4%	42.3%	2.3%	18.3%	3.3%	14.2%	-3.1%	1.4%	-0.5%	-4.1%	12.9%	-14.6%
Med_NonDrug	1.7%	9.4%	4.5%	11.4%	9.3%	7.4%	9.2%	0.1%	5.1%	1.0%	5.6%	2.8%
NonMed_Drug	-30.9%	23.4%	0.0%	37.3%	11.3%	3.9%	9.6%	11.5%	42.4%	43.5%	24.6%	32.8%
Med_Drug	<u>15.5%</u>	<u>23.6%</u>	<u>-2.4%</u>	<u>31.2%</u>	<u>8.7%</u>	<u>3.3%</u>	<u>9.7%</u>	<u>11.0%</u>	<u>9.0%</u>	<u>4.4%</u>	<u>12.7%</u>	<u>9.3%</u>
Total	-0.2%	27.4%	0.8%	23.1%	7.4%	7.6%	5.1%	5.2%	8.7%	5.5%	13.2%	2.0%
Change From Prior Year - Quarter to Quarter Analysis												
NonMed_NonDrug			15.4%			11.8%			-0.7%			-2.6%
Med_NonDrug			5.3%			9.4%			5.0%			3.1%
NonMed_Drug			-1.5%			15.5%			20.1%			32.8%
Med_Drug			<u>10.7%</u>			<u>12.9%</u>			<u>9.9%</u>			<u>8.9%</u>
Total			9.4%			12.3%			6.4%			6.8%
Change From Prior Year - Year to Year Analysis												
NonMed_NonDrug			1.4%			8.9%			8.6%			5.2%
Med_NonDrug			5.7%			6.9%			6.7%			5.6%
NonMed_Drug			-2.3%			4.8%			9.7%			17.0%
Med_Drug			<u>12.3%</u>			<u>16.6%</u>			<u>16.7%</u>			<u>10.5%</u>
Total			4.6%			10.0%			10.6%			8.6%

Attachment - Trust Fund
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FY 2003 to FY 2007

Fiscal Year 2007												
Exposure	<u>Jul-06</u>	<u>Aug-06</u>	<u>Sep-06</u>	<u>Oct-06</u>	<u>Nov-06</u>	<u>Dec-06</u>	<u>Jan-07</u>	<u>Feb-07</u>	<u>Mar-07</u>	<u>Apr-07</u>	<u>May-07</u>	<u>Jun-07</u>
NonMed_NonDrug	15,718	16,375	16,476	16,472	16,483	15,710	16,604	16,581	16,525	16,454	16,279	16,317
Med_NonDrug	32,311	32,405	32,483	32,493	32,556	30,649	32,675	32,685	32,697	32,644	32,642	32,847
NonMed_Drug	14,559	15,171	15,265	15,262	15,272	14,554	15,385	15,365	15,312	15,247	15,086	15,119
Med_Drug	33,633	33,734	33,816	33,827	33,894	31,890	34,021	34,034	34,046	33,988	33,984	34,196
NonMed_NonDrug	\$176.84	\$214.32	\$184.51	\$198.78	\$203.81	\$234.30	\$247.53	\$204.37	\$224.94	\$246.02	\$249.17	\$256.08
Med_NonDrug	110.21	123.35	115.79	124.45	118.15	122.54	169.63	126.92	143.89	132.59	135.94	127.79
NonMed_Drug	55.52	102.97	105.88	109.22	109.39	119.85	113.30	100.83	114.79	109.33	112.89	108.26
Med_Drug	100.02	191.71	185.36	197.39	194.28	212.41	203.36	182.56	208.09	199.42	207.39	226.79
Total	\$442.58	\$632.36	\$591.53	\$629.84	\$625.63	\$689.10	\$733.81	\$614.68	\$691.70	\$687.36	\$705.39	\$718.92
Change From Prior Year - Month to Month Analysis												
NonMed_NonDrug	-1.3%	-19.0%	-6.0%	-6.9%	2.8%	11.5%	17.6%	-6.6%	-6.3%	24.4%	1.2%	17.3%
Med_NonDrug	7.1%	5.9%	3.6%	5.5%	3.7%	11.7%	8.5%	1.1%	4.1%	7.6%	6.1%	3.6%
NonMed_Drug	14.5%	8.2%	11.8%	11.4%	8.1%	13.0%	10.2%	2.8%	2.6%	5.6%	-2.4%	-9.4%
Med_Drug	-19.5%	8.1%	4.9%	9.9%	6.4%	9.9%	9.2%	4.3%	5.1%	9.7%	2.2%	10.9%
Total	-2.7%	-3.2%	2.1%	3.4%	5.0%	11.3%	11.9%	-0.5%	0.5%	13.4%	1.8%	8.0%
Change From Prior Year - Quarter to Quarter Analysis												
NonMed_NonDrug			-10.0%			2.4%			1.1%			13.4%
Med_NonDrug			5.5%			6.9%			4.8%			5.8%
NonMed_Drug			10.9%			10.9%			5.2%			-2.4%
Med_Drug			-0.3%			8.8%			6.2%			7.5%
Total			-1.3%			6.6%			4.0%			7.5%
Change From Prior Year - Year to Year Analysis												
NonMed_NonDrug			-0.8%			-2.7%			-2.3%			1.8%
Med_NonDrug			5.6%			5.1%			5.0%			5.7%
NonMed_Drug			19.9%			18.4%			14.3%			5.6%
Med_Drug			7.9%			7.0%			6.1%			5.8%
Total			6.0%			4.8%			4.2%			4.4%